

REMARKS

Claims 1-64 are now presented for examination. Claims 58, 60 and 64 have been amended. Claims 1, 20, 39, 58 and 60 are the only independent claims.

The Examiner is requested, in the next Office Action, to check box 13 on the Office Action Summary sheet, in view of the fact that the specific reference to the claim for domestic priority under 35 U.S.C. § 119(e) was included in the first sentence after the title in the specification.

In the Office Action, claims 1-13, 20-32, 39-52, 15, 34, 54, 58 and 60-64 (including all of the independent claims) were rejected under 35 U.S.C. § 102(e) as unpatentable over U.S. Patent 6,105,007 (Norris). Claims 16-18, 35-38, 55-57 and 59 were rejected under 35 U.S.C. § 103 as unpatentable over Norris. Claims 14, 33 and 53 were rejected under 35 U.S.C. § 103 as unpatentable over Norris in view of "Mortgage made Easy OnLine."

Claim 1 recites, *inter alia*, a noteworthy feature that an output is generated which includes a comparison of at least part of a credit profile with a determined credit financing opportunity. In an exemplary embodiment, the output shows a comparison of the user's current credit card payments (credit profile) to the payments he or she would have to make in connection with the determined credit financing opportunities. Of course, the claims are not limited to the illustrated embodiments.

Norris, on the other hand, allows for real time applications at a kiosk designed for that purpose. The output of the kiosk includes an indication, for example, that the loan has been approved, and that funds have been transferred, and copies of agreements with an electronic signature set in place are printed out for the user. The output may also include actual credit, debit, or smart cards applied for at the kiosk.

However, there is no teaching or suggestion in Norris that the output includes any type of comparison of any part of a user-input credit profile with a determined financing opportunity. Accordingly, claim 1 is believed clearly patentable over Norris for at least this

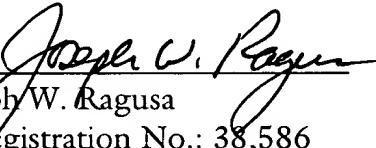
reason. Independent claims 20, 39, as well as amended independent claims 58 and 60, also recite a substantially similar feature and are believed patentable for substantially similar reasons.

The other claims in this application are each dependent from one or another of the independent claims discussed above and are therefore believed patentable for the same reasons. Since each dependent claim is also deemed to define an additional aspect of the invention, however, the individual reconsideration of the patentability of each on its own merits is respectfully requested.

In view of the foregoing amendments and remarks, Applicant respectfully requests favorable reconsideration and early passage to issue of the present application.

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Respectfully submitted,

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